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The Manning Home Budget

By EARL G. MANNING

EFFICIENCY IN BUSINESS IS DEPENDENT UPON ATTENTION TO DETAILS

THE HOME IS THE LOGICAL PLACE TO MAKE THE START

E 02693

GIFT OF
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The

MANNING HOME BUDGET

An expense record designed with particular attention to the grouping of the various items of family expenditure into their normal, general divisions

BY EARL G. MANNING

BOSTON
SMALL, MAYNARD & COMPANY
PUBLISHERS

UNIV. OF CALIFORNIA

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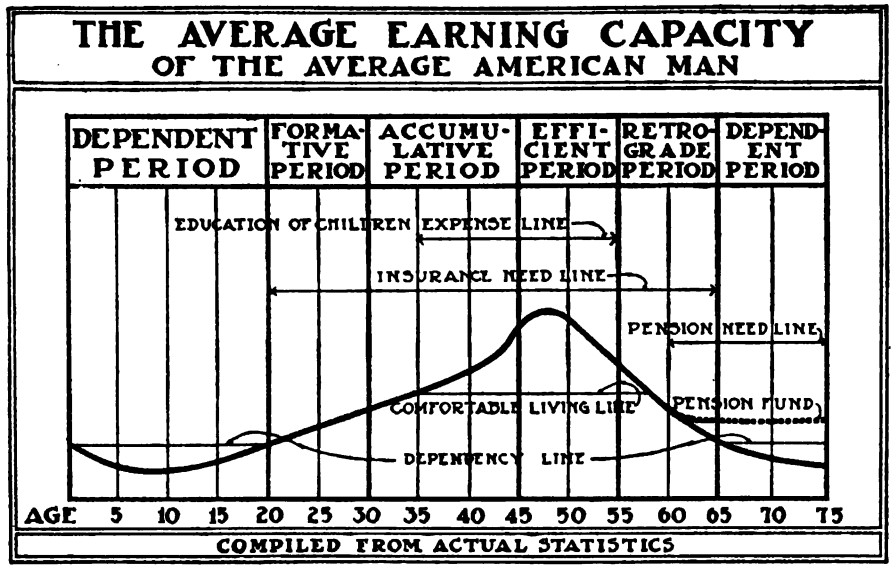

STATISTICS SHOW THAT OVER 90% *of* THE MEN WHO LIVE TO AGE 65 AND OVER ARE EITHER ABSOLUTELY DEPENDENT OR EXIST FROM WEEK TO WEEK ON INSUFFICIENT EARNINGS.

THE PERIOD, THEREFORE, BETWEEN THE AGES *of* 30 AND 55 IS ESSENTIALLY THE TIME WHEN THE LARGEST BURDENS IN THE WAY OF FIXED CHARGES MAY BE ASSUMED, WITH THE LEAST INCONVIENCE, TO PROVIDE AGAINST THE CERTAINTY *of* DECREASING EARNING POWER IN MIDDLE LIFE.

The following table is an average of thousands of actual budgets of thrifty Americans, and has been compiled from data obtained from U. S. GOVERNMENT REPORTS, ELLEN H. RICHARDS, late of Mass. Institute of Technology, MARTHA BENTLEY BRUÈRE, of New York City, ROBERT COIT CHAPIN, of Beloit College, Wisconsin, and many others.

It is intended for your guidance in the apportionment of your own home budget. Just bear in mind that it is an average table, and that probably your personal budget will vary from it on one or more items.

THE LIVING COST
OF FAMILIES AVERAGING TWO ADULTS AND TWO CHILDREN

SHOWING AN ECONOMIC DIVISION OF YEARLY INCOME BY AMOUNT AND BY PERCENTAGE

The following table is a revision of the *Manning Home Table* which was collected from several thousand budgets in 1913, and reflects the advances in the cost of living up to January 1, 1918

		NECESSITY				BETTERMENT	
YEARLY INCOME		FOOD	RENT	CLOTHES	OPERATING EXPENSES	ADVANCEMENT	INSURANCE AND SAVINGS
	$1,000	$390 39%	$200 20%	$120 12%	$165 16.5%	$ 30 3%	95 9.5%
	1,200	430 35.8%	300 25%	160 13.3%	165 13.8%	35 2.9%	110 9.2%
	1,500	485 32.4%	300 20%	185 12.3%	245 16.3%	95 6.3%	190 12.7%
	1,800	520 28.9%	400 22.2%	240 13.3%	320 17.8%	120 6.7%	200 11.1%
	2,000	585 29.3%	400 20%	300 15%	385 19.2%	120 6%	210 10.5%
	2,500	650 26%	400 16%	300 12%	525 21%	265 10.6%	360 14.4%
	3,000	715 23.8%	500 16.7%	390 13%	630 21%	265 8.8%	500 16.7%
	3,500	845 24.2%	575 16.4%	570 16.3%	680 19.4%	280 8%	550 15.7%
	4,000	875 21.9%	600 15%	600 15%	725 18.1%	400 10%	800 20%
	5,000	945 18.9%	700 14%	780 15.6%	900 18%	675 13.5%	1000 20%

EXPLANATION OF HEADINGS

Food. Groceries, Meat and Fish, Man's Lunches.

Operating Expenses. Servant's Wages, Telephone, Laundry, Fuel and Ice, Light, Household Equipment, Fire Insurance, Incidentals, Carfare.

Rent. Rent, Taxes, Interest on Mortgages, Repairs and Upkeep.

Clothes. Anything to wear.

General Expense. Tuition, Books and Magazines, Vacations, Music, Travel, Social Clubs, Amusements, Lectures, Doctor Bills, Medicine, Gifts, Automobile, Loans.

Insurance and Savings. Investments, Savings, Life Insurance, Accident Insurance, Health Insurance, Mortgage Payments.

For families with more than two children the item "Insurance and Savings" will be diminished somewhat; the items "Food," "Clothes," and "Operating Expenses" being correspondingly increased. When there are less than two children, or none, the item "Insurance and Savings" should be increased proportionately. Children up to 12 years are usually considered about six-tenths of one adult; those over 16 as an adult.

→ NECESSITY ←

	RECEIPTS				FOOD				RENT					CLOTHES					OPERATING		
DAY	SALARY				GROCERIES	MEAT and FISH	LUNCHES		RENT	TAXES	INT. ON MORTGAGES	REPAIRS & UPKEEP		MAN'S CLOTHES	WIFE'S CLOTHES	CHILD'S CLOTHES			SERVANT'S WAGES	FUEL, ICE & LIGHT	TEL. & LAUNDRY
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MONTH $ CASH ON HAND $ $ TOTAL RECEIPTS $

BETTERMENT

	EXPENSE						ADVANCEMENT											SAVINGS & LIFE INS.				
	HOUSEHOLD EQUIPMENT	CARFARE	INCIDENTALS	FIRE & BURG. INS.	ACCIDENT & HEALTH INS.		CHARITY & CHURCH	TUITION	BOOKS MUSIC etc.	VACATION & TRAVEL	SOCIAL CLUB	AMUSEMENT	AUTO	MEDICAL & DENTAL	GIFTS	LOANS		LIFE INSURANCE	MORTGAGE PAYMENTS	INVESTMENT & SAVINGS		TOTAL DAYS' EXPENSE
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TOTAL EXPENDITURES $ BALANCE FORWARDED $

→ NECESSITY ←

	RECEIPTS				FOOD				RENT					CLOTHES					OPERATING		
DAY	SALARY				GROCERIES	MEAT and FISH	LUNCHES		RENT	TAXES	INT. ON MORTGAGES	REPAIRS & UPKEEP		MAN'S CLOTHES	WIFE'S CLOTHES	CHILD'S CLOTHES			SERVANT'S WAGES	FUEL, ICE & LIGHT	TEL. & LAUNDRY
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MONTH $ CASH ON HAND $ $ TOTAL RECEIPTS $

BETTERMENT

	EXPENSE						ADVANCEMENT											SAVINGS & LIFE INS.				
	HOUSEHOLD EQUIPMENT	CARFARE	INCIDENTALS	FIRE & BURG. INS.	ACCIDENT & HEALTH INS.		CHARITY & CHURCH	TUITION	BOOKS MUSIC *etc.*	VACATION & TRAVEL	SOCIAL CLUB	AMUSEMENT	AUTO	MEDICAL & DENTAL	GIFTS	LOANS		LIFE INSURANCE	MORTGAGE PAYMENTS	INVESTMENT & SAVINGS		TOTAL DAYS' EXPENSE
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TOTAL EXPENDITURES $ BALANCE FORWARDED $

NECESSITY

	RECEIPTS				FOOD				RENT					CLOTHES					OPERATING		
	SALARY				GROCERIES	MEAT and FISH	LUNCHES		RENT	TAXES	INT. ON MORTGAGES	REPAIRS & UPKEEP		MAN'S CLOTHES	WIFE'S CLOTHES	CHILD'S CLOTHES			SERVANT'S WAGES	FUEL, ICE & LIGHT	TEL. & LAUNDRY
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DEC																					
TOTAL																					

TOTAL RECEIPTS	FOOD EXPENSE	RENT EXPENSE	CLOTHES EXPENSE
$	$	$	$

Statement of Income and Expenses for 19 .

Cash on hand (beginning of year) . . . $.....

Total receipts during year . $.....

Total . . . . . $.....

Cash on hand Jan. 1st (at end of year) . . . . . $.....

Total expenditures during year . . . . . $.....

Total . . . . . $.....

TO STRIKE A CORRECT BALANCE THE TOTALS SHOULD AGREE

BETTERMENT

EXPENSE						ADVANCEMENT										SAVINGS & LIFE INS.				
HOUSEHOLD EQUIPMENT	CARFARE	INCIDENTALS	FIRE & BURG. INS.	ACCIDENT & HEALTH INS.		CHARITY & CHURCH	TUITION	BOOKS MUSIC *etc.*	VACATION & TRAVEL	SOCIAL CLUB	AMUSEMENT	AUTO	MEDICAL & DENTAL	GIFTS	LOANS		LIFE INSURANCE	MORTGAGE PAYMENTS	INVESTMENT & SAVINGS		TOTAL MONTH'S EXPENSE

OPERATING EXPENSE	ADVANCEMENT	LIFE INS & OTHER SAVINGS
$	$	$

Too much stress cannot be laid upon the necessity for savings and thrift—they demonstrate the difference between success and failure.

The ideal method of saving for the small investor is a combination of Life Insurance and Building and Loan Shares (Co-operative Bank.)

Life Insurance when taken on the Monthly Income plan assures an absolutely safe and constant income to the family, should the unforeseen cut off the best laid plans for the future.

Building and Loan Shares furnish a 5 per cent to 6 per cent interest return on small amounts of money deposited each month.

Both methods of saving supplement each other, and from the fact that the non payment of the required deposits, involves considerable penalty, their payment is usually put ahead of other obligations not so necessary to the family's general welfare.

NECESSITY →

	RECEIPTS				FOOD				RENT					CLOTHES					OPERATING		
DAY	SALARY				GROCERIES	MEAT and FISH	LUNCHES		RENT	TAXES	INT. ON MORTGAGES	REPAIRS & UPKEEP		MAN'S CLOTHES	WIFE'S CLOTHES	CHILD'S CLOTHES			SERVANT'S WAGES	FUEL, ICE & LIGHT	TEL. & LAUNDRY
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MONTH CASH ON HAND $ TOTAL RECEIPTS $

BETTERMENT

	EXPENSE						ADVANCEMENT											SAVINGS & LIFE INS.				
	HOUSEHOLD EQUIPMENT	CARFARE	INCIDENTALS	FIRE & BURG. INS.	ACCIDENT & HEALTH INS.		CHARITY & CHURCH	TUITION	BOOKS MUSIC etc.	VACATION & TRAVEL	SOCIAL CLUB	AMUSEMENT	AUTO	MEDICAL & DENTAL	GIFTS	LOANS		LIFE INSURANCE	MORTGAGE PAYMENTS	INVESTMENT & SAVINGS		TOTAL DAY'S EXPENSE
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TOTAL EXPENDITURES $ BALANCE FORWARDED $

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MONTH CASH ON HAND $ TOTAL RECEIPTS $

BETTERMENT

	EXPENSE						ADVANCEMENT										SAVINGS & LIFE INS.				
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MONTH _____ CASH ON HAND $ _____ TOTAL RECEIPTS $ _____